

# **EXHIBIT 1**

**From:** DriveTime Legal <legal@drivetime.com>  
**Sent:** Thursday, July 30, 2020 2:25 PM  
**To:** Jerome Casimir; DriveTime Legal; Ernie Garcia; media@carvana.com  
**Subject:** RE: Egregious Settlement Agreement as I refuse to be threatened for the next three years by DriveTime due to racism.

Mr. Casimir, I am the Assistant General Counsel for DriveTime and Bridgecrest. I have received your emails and know that you have some concerns. I left a voicemail for you earlier today but thought I would send you an email as well. Can you please contact me at your convenience so that we may discuss your concerns and find a resolution? All of my contact information is below.

Thank you; I look forward to hearing from you.

Kimberly A. Warshawsky

**DriveTime** | **Bridgecrest** | Assistant General Counsel  
1720 West Rio Salado Parkway  
Tempe, Arizona 85281  
T: 623.810.1595  
[Kimberly.Warshawsky@DriveTime.com](mailto:Kimberly.Warshawsky@DriveTime.com)



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**From:** Jerome Casimir <[REDACTED]>  
**Sent:** Thursday, July 30, 2020 8:20 AM  
**To:** DriveTime Legal <legal@drivetime.com>; Ernie Garcia <Ernest.Garcia@drivetime.com>; media@carvana.com  
**Subject:** Re: Egregious Settlement Agreement as I refuse to be threatened for the next three years by DriveTime due to racism.

I refuse to be harassed by DriveTime for a breach that is complete yours from a contract with Carvana as I never had a contract with Drive time. You people want to take me to court then do it.

Simply return the waivers and I will give them to the court as I never entered into a contract with DriveTime and was discriminated by DriveTime.

Afro/American has always had an institutional racist relationship with many corporation, wherein Congress needs to enact legislation under Rico Act to include acts of discriminations, Afro-American are attacked by people that may not be "White Only" as we have in America people that will sell out American civil liberties to get ahead, and this is just one example why President Trump and our elected official's should-look into it.

You can do what you want with my credit reporting as to allow the courts to make a decision about your acts and our so called "Racist Settlement" is void as I will not and refuse to be harassed by a company for the next three years, that threatens to take me to court on a loan that I never defaulted on and made all my monthly payment.

However, it seem that you have pretended that I Defaulted, as pursuing the term and contract of January 17, 2018 with Carvana there was never a default but a claim by you people to discredit Afro-Americans to place us in a collection account and this practice against us needs to stop in America.

Copy of Amended Complaint, motion, and waivers attached at end of this correspondence.

On Fri, Jul 17, 2020 at 9:36 AM DriveTime Legal <[legal@drivetime.com](mailto:legal@drivetime.com)> wrote:

Mr. Casimir,

Please see the attached letter from Bridgecrest regarding the dismissal of the pending lawsuit. We look forward to hearing from you.

Best,

Diana Chavez, *Paralegal*

[1720 W. Rio Salado Parkway](#)

[Tempe, AZ 85281](#)

F: (602) 852-6632

[Legal@DriveTime.com](mailto:Legal@DriveTime.com)



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**From:** DriveTime Legal <[legal@drivetime.com](mailto:legal@drivetime.com)>  
**Sent:** Tuesday, June 16, 2020 2:30 PM  
**To:** '[REDACTED]' <[REDACTED]>  
**Cc:** DriveTime Legal <[legal@drivetime.com](mailto:legal@drivetime.com)>  
**Subject:** RE: Settlement Agreement

Mr. Casimir,

Please see the attached letter from Bridgecrest's Associate General Counsel, Kimberly Dennis, and copy of the fully executed Settlement.

Let me know if you have any questions.

Best,

Diana Chavez, *Paralegal*

[1720 W. Rio Salado Parkway](#)

[Tempe, AZ 85281](#)

F: (602) 852-6632

[Legal@DriveTime.com](mailto:Legal@DriveTime.com)



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**From:** Jerome Casimir <[REDACTED]>  
**Sent:** Monday, June 15, 2020 8:58 AM  
**To:** Colter Smith <[Colter.Smith@bridgecrest.com](mailto:Colter.Smith@bridgecrest.com)>  
**Subject:** Re: Settlement Agreement

Included are the requested documents.

Respectfully

On Tue, Apr 7, 2020 at 3:19 PM Colter Smith <[Colter.Smith@bridgecrest.com](mailto:Colter.Smith@bridgecrest.com)> wrote:

Hello Jerome,

I have attached a settlement offer PDF above, please review this offer. Once offer is reviewed if you agree, please sign and email back or fax.

Fax number is below

Thanks,

**Colter Smith**

Agency Specialist

DriveTime|SilverRock|Bridgecrest

Phone: (480) 813-5194

Fax: (866) 895-3504

Ext: 700-5194

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